

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicholas S Wiest
Debtor

Case No. 19-01052-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2023:

Recip ID	Recipient Name and Address
db	+ Nicholas S Wiest, 25 Vantage Dr, Orangeville, PA 17859-9404
5173125	+ Apothaker Scian, PO Box 5496, Mt Laurel, nj 08054-5496
5173128	Cara A Wiest, 20 Vantage Dr, Orangeville, PA 17859
5173131	+ Columbia County Prothonotary, 35 W Main St, Bloomsburg, PA 17815-1702
5173133	David J Apothaker Associates PC, 250 Fellowship Rd, Mount Laurel, NJ 08054

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5173127	+ Email/Text: bankruptcy@cavps.com	Apr 21 2023 18:33:00	Calvary Porfolio Service, PO Box 27288, Tempe, AZ 85285-7288
5173126	+ Email/Text: bankruptcy@cavps.com	Apr 21 2023 18:33:00	Calvary Porfolio Service, 500 Summit Lake Dr, Valhalla, NY 10595-1340
5199095	Email/PDF: bncnotices@becket-lee.com	Apr 21 2023 18:47:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5181760	+ Email/Text: bankruptcy@cavps.com	Apr 21 2023 18:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5173129	+ EDI: CITICORP.COM	Apr 21 2023 22:32:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
5173132	+ EDI: WFNNB.COM	Apr 21 2023 22:32:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
5173134	EDI: DISCOVER.COM	Apr 21 2023 22:32:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
5174732	EDI: DISCOVER.COM	Apr 21 2023 22:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5202393	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 21 2023 18:33:00	FREEDOM MORTGAGE CORPORATION, Attention: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5173135	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 21 2023 18:33:00	Freedom Mortgage, PO Box 50428, Indianapolis, IN 46250-0401
5173136	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Apr 21 2023 18:34:00	JH Portfolio Debt Equities, 5757 Phantom Dr Suite 225, Hazelwood, MO 63042-2429
5173137	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 21 2023 18:33:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
5192699	Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2023 18:37:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5173138	EDI: PRA.COM	Apr 21 2023 22:32:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, Virginia 23541
5202456	EDI: PRA.COM	Apr 21 2023 22:32:00	Portfolio Recovery Associates, LLC, POB 12914,

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5173139	+ Email/Text: bankruptcynotices@psecu.com	Apr 21 2023 18:34:00	Norfolk VA 23541 PSECU, PO Box 67013, Harrisburg, PA 17106-7013
5200046	EDI: Q3G.COM	Apr 21 2023 22:32:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5173140	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 21 2023 18:37:45	SOFI, 2750 E Cottonwood Prkwy, Cottonwood Heights, UT 84121-7285
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5173130	*+	Citibank, PO Box 6500, Sioux Falls , SD 57117-6500

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com
Robert Spielman	on behalf of Debtor 1 Nicholas S Wiest bobspielman@yahoo.com rssecty@yahoo.com; spielman.robertr106381@notify.bestcase.com
Robert Joseph Davidow	on behalf of Creditor FREEDOM MORTGAGE CORPORATION r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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Information to identify the case:

Debtor 1

Nicholas S Wiest

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7806

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-01052-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas S Wiest
aka Nicholas Steward Wiest, aka Nick Wiest

**By the
court:**4/21/23

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.